

In re:  
Christopher Kim Kay  
DebtorCase No. 17-10897-ER  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-2

User: admin  
Form ID: 318aPage 1 of 4  
Total Noticed: 106

Date Rcvd: Mar 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2018.

db +Christopher Kim Kay, 324 S. Beverly Drive #708, Beverly Hills, CA 90212-4801  
 aty +Law Office of Thomas H Casey, Inc., a Professional, 22342 Avenida Empresa Ste 200, Rancho Santa Margarita, CA 92688-2148  
 aty +Stacy R Procter, 10877 Wilshire Blvd Ste 700, Los Angeles, CA 90024-4364  
 smg Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200  
 acc +Hahn Fife & Company, 790 E Colorado Blvd 9th Fl, Pasadena, CA 91101-2193  
 37575025 +APS electric company, Station 3200 PO Box 53933, Phoenix, AZ 85072-3933  
 37575020 +Ace Funding Source, LLC, 366 North Broadway, Ste 410, Jericho, NY 11753-2000  
 37575021 Adobe Esig, Adobe Systems, Inc., 345 Park Avenue, San Jose, CA 95110-2704  
 37575023 +Andante Law, Attn: Joseph Cotterman, Esq., 4110 N. Scottsdale Rd. Suite 330, Scottsdale, AZ 85251-4423  
 37599032 +Arizona Department of Revenue, 1275 W Washington St, Phoenix AZ 85007-2926  
 37575027 +Arsine Hakobyan, 130 South Sepulveda Blvd #404, Los Angeles, CA 90049-3155  
 37575028 Authorize.Net, Accounts Payable, PO Box 947, American Fork, UT 84003-0947  
 37575029 +Avanti Trust, 655 West Broadway Suite 1650, San Diego, CA 92101-8590  
 37820627 +Blue Global LLC, c/o Timothy J. Yoo, Chapter 7 Trustee, 10250 Constellation Blvd., Suite 1700, Los Angeles, CA 90067-6253  
 37575032 #Blue River, 13200 Avon Blvd, Los Angeles, CA 90061-2227  
 37575033 +Bmo Harris Bank, Po Box 1111, Madison, WI 53701-1111  
 37575034 +Bold Chat, 2024 N. Woodlawn Street #350, Wichita, KS 67208-1858  
 37919211 +Brenda Harris, Jacob Harker, 582 Market Ste 1007, San Francisco CA 94104-5311  
 37918408 +Bunny Segal, Jacob Harker, 582 Market Ste 1007, San Francisco CA 94104-5311  
 37575036 +Cedric Brown, 1823 W Alta Vista Road, Phoenix, AZ 85041-5506  
 37919261 +Christina Bowman-Jones, Jacob Harker, 582 Market Ste 1007, San Francisco CA 94104-5311  
 37575043 +Comerica Bank, 1717 Main Street, Dallas, TX 75201-4612  
 37575044 +Comerica Bank, c/o Laura H. Alfaro, 2321 Rosecrans Avenue, Suite 5000, El Segundo, CA 90245-7902  
 37575047 +DC Ranch HOA, The Ranch Offices on Market Street, 20555 N. Pima Road, Ste 140, Scottsdale, AZ 85255-7155  
 37575046 +DataX, 325 E Warm Springs Road #202, Las Vegas, NV 89119-4238  
 37918090 +Debra Kottong, Jacob Harker, 582 Market Ste 1007, San Francisco CA 94104-5311  
 37575049 +EIN Capital, 160 Pearl Street, 5th FL, New York, NY 10005-1631  
 37575050 +Folks & O'Connor, PLLC, Attn: Larry O. Folks, 1850 N. Central Ave, Ste 1140, Phoenix, AZ 85004-4586  
 37575052 +Gerber Services, 24 Industrial Park Road West, Tolland, CT 06084-2849  
 37575053 +Giaict, 700 Central Expy S, Ste 300, Allen, TX 75013-8106  
 37575054 +Gil Rudolph, Greenberg/Traurig, 2375 E Camelback Road, Ste 700, Phoenix, AZ 85016-9000  
 37575055 +Graystar Corp, C/o Airport Property Specialists, 14605 N Airport Drive, Ste 210, Scottsdale, AZ 85260-2441  
 37575056 +Green Capital Funding, One Evertrust Plaza, Ste 1401, Jersey City, NJ 07302-3087  
 37717173 Gust Rosenfeld P.L.C., c/o Sean P. O'Brien, One E. Washington Street, Suite 1600, Phoenix, Arizona 85004-2553  
 37575057 Gust Rosenfeld, P.L.C., One E Washington, Suite 1600, Phoenix, AZ 85004-2553  
 37919277 +Heather Byrnes, Jacob Harker, 582 Market Ste 1007, San Francisco CA 94104-5311  
 37918393 +Hoon Chung, Jacob Harker, 582 Market Ste 1007, San Francisco CA 94104-5311  
 37575058 +Infinity, 910 Roberta Lane, Sparks, NV 89431-2076  
 37918373 +James Jobe, Jacob Harker, 582 Market Ste 1007, San Francisco CA 94104-5311  
 37575062 +Law Ofcs of Daniel Balsam, 2601C Blanding Ave #271, Alameda, CA 94501-1579  
 37575063 +Lucy Zhang, 6363 Beadnell Way, Apt 249, San Diego, CA 92117-4164  
 37575064 +M.E.H. Pool Service, PO Box 43736, Phoenix, AZ 85080-3736  
 37575069 +++++MORGAN & ASSOCIATES, PC, ATTN: BOBBY G. IRBY, 2601 NW EXPRESSWAY STE 205E, OKLAHOMA CITY OK 73112-7265  
 (address filed with court: Morgan & Associates, PC, Attn: Bobby G. Irby, 2601 N.W. Expressway, Suite 205 E, Oklahoma City, OK 73112-7229)  
 37575065 +Madrivo, 3889 S Eastern Ave, Las Vegas, NV 89169-3322  
 37575066 Magentrix, 180 West Beaver Creek Road, Richmond Hill, Ontario, L4B-1B4, Canada  
 37575067 Mantis Funding, 64 Beaver Street, Ste 344, New York, NY 10004-2508  
 37919293 +Matt Barrett, Jacob Harker, 582 Market Ste 1007, San Francisco CA 94104-5311  
 37575070 +NCR Fundia, 3097 Satellite Blvd #100, Duluth, GA 30096-1293  
 37575071 +NYS Department of Financial Svcs, Attn: Paula Lequerica-Sternberg, One State Street, New York, NY 10004-1561  
 37575072 +NYS Dept of Financial Svcs, Attn: Jared Elosta, Assist. Counsel, One State Street, 19th FL, New York, NY 10004-1561  
 37575073 +NYS Workers' Compensation Board, Finance Office, Assessment Unit, 328 State Street, RM 331, Schenectady, NY 12305-3200  
 37575074 +Oasis Corporate Cleaning Services, 830 N 1st Ave, Phoenix, AZ 85003-1402  
 37575075 +Office of the AZ Attorney General, Civil Litigation, Div Cons. Protect, 1275 West Washington St, Phoenix, AZ 85007-2926  
 37575076 +Patricia E Ronan Law, LLC, PO Box 55341, Phoenix, AZ 85078-5341  
 37575077 +Paul Soter, California Council, 149 San Felipe Ave, San Francisco, CA 94127-2047  
 37575078 +Paulina Kay, 10422 McKinney Court, San Diego, CA 92131-6128  
 37575080 +Paylance/Victory Payments, 2 Easton Oval, Columbus, OH 43219-6036  
 37575081 +Phoenix Title Loans, LLC, 14301 N. 87th Street, Ste 11, Scottsdale, AZ 85260-3690  
 37575082 +Pinnacle Peak Dentistry, 7679 E Pinnacle Peak Road #115, Scottsdale, AZ 85255-6320

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37575083 +Power Pay Merchant Service Provider, 320 Cumberland Ave, Portland, ME 04101-4928  
37575084 +PowerUp Lending, 111 Great Neck Road, Ste 216, Great Neck, NY 11021-5408  
37575085 Proforma/D.Marquee/Denim N. America, PO Box, Los Angeles, CA 90075  
37575087 #+Rose Izazi James, J.D., 4220 Factoria Blvd, S.E. #305, Bellevue, WA 98006-1964  
37575089 SFDC, The Landmark at One Market, Suite 3, San Francisco, CA 94105  
37575088 +Sapphire Circle, 7747 La Junta, Scottsdale, AZ 85255-2790  
37919308 +Sergio Santos, Jacob Harker, 582 Market Ste 1007, San Francisco CA 94104-5311  
37575090 +Silverleaf Club, 18701 N Silverleaf Drive, Scottsdale, AZ 85255-7157  
37575092 +Squar Milner LLP, 4100 Newport Place #600, Newport Beach, CA 92660-1413  
37575093 +State of Delaware, Division of Corporations, John G. Townsend Bldg.,  
401 Federal Street, Suite 4, Dover, DE 19901-3639  
37575094 +Stephen Boatright G&K, 2575 E Camelback Road, Ste 1100, Phoenix, AZ 85016-9254  
37575095 +Superior Court of AZ, Maricopa Cty, 1501 W. Washington, #411, Case # CV 2016-005811,  
Phoenix, AZ 85007-3227  
37575096 +Tennessee Department of Revenue, Andrew Jackson State Office Buildin,  
Nashville, TN 37242-0001  
37575097 +Unique Funding Solutions, 3 Hunting Quadrangle #407, Melville, NY 11747-4602  
37575098 +University Lock & Security, 1031 W University Drive, Tempe, AZ 85281-3417  
37919197 +Vanessa Powers, Jacob Harker, 582 Market Ste 1007, San Francisco CA 94104-5311  
37575103 Virginia Workers' Comp. Commission, Insurance Department, 1000 DMW Drive,  
Richmond, VA 23220  
37575104 +WGCI, Garment Wet/Dye Processing Center, 2130 Laura Ave, Huntington Park, CA 90255-2721  
37575105 +William Silverstein, 3540 Wilshire Blvd, Ste 417, Los Angeles, CA 90010-2348  
37575106 Wilmington Trust, Rodney Square North, 1100 North Market St., Wilmington, DE 19890-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty +E-mail/Text: bankruptcy@ftc.gov Mar 03 2018 02:24:40 Michael P Mora,  
Federal Trade Commission, 600 Pennsylvania Ave NW, Mailstop CC-9,  
Washington, DC 20580-0001

tr +EDI: QJMRUND.COM Mar 03 2018 07:13:00 Jason M Rund (TR), Sheridan & Rund,  
840 Apollo Street, Suite 351, El Segundo, CA 90245-4762

smg EDI: EDD.COM Mar 03 2018 07:13:00 Employment Development Dept., Bankruptcy Group MIC 92E,  
P.O. Box 826880, Sacramento, CA 94280-0001

cr E-mail/Text: bankruptcy@ftc.gov Mar 03 2018 02:24:40 Federal Trade Commission,  
600 Pennsylvania Avenue Nw, Washington, DC 20580

37575024 +E-mail/Text: bankruptcy@aps.com Mar 03 2018 02:24:26 APS, 400 North 5th Street,  
Phoenix, AZ 85004-3903

37782183 EDI: BECKLEE.COM Mar 03 2018 07:13:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

37575022 +EDI: AMEREXPR.COM Mar 03 2018 07:13:00 Amex, Correspondence, Po Box 981540,  
El Paso, TX 79998-1540

37575026 EDI: AZDEPREV.COM Mar 03 2018 07:13:00 Arizona Department of Revenue, Customer Care,  
PO Box 29086, Phoenix, AZ 85038-9086

37575030 +EDI: BANKAMER.COM Mar 03 2018 07:13:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
Greensboro, NC 27420-6012

37575031 +EDI: TSYS2.COM Mar 03 2018 07:13:00 Barclays Bank Delaware, 100 S West St,  
Wilmington, DE 19801-5015

37575045 E-mail/Text: jasmin.mered@wolterskluwer.com Mar 03 2018 02:24:54 CT Corporation,  
111 8th Ave, 13th FL, New York, NY 10011-5213

37575035 +EDI: CAPITALONE.COM Mar 03 2018 07:13:00 Capital One, Po Box 30285,  
Salt Lake City, UT 84130-0285

37757832 EDI: CAPITALONE.COM Mar 03 2018 07:13:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083

37575037 +EDI: CHASE.COM Mar 03 2018 07:13:00 Chase Card, Attn: Correspondence, Po Box 15298,  
Wilmington, DE 19850-5298

37575038 +EDI: CITICORP.COM Mar 03 2018 07:13:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
37575039 +Fax: 480-312-2548 Mar 03 2018 03:03:12 City of Scottsdale - Water,  
7447 E Indian School Road, Ste 110, Scottsdale, AZ 85251-3922

37718774 +E-mail/Text: ddulworth@clarkhill.com Mar 03 2018 02:24:49 Clark Hill PLC,  
500 Woodward Ave Suite 3500, Detroit MI 48226-3485

37575040 +E-mail/Text: ddulworth@clarkhill.com Mar 03 2018 02:24:49 Clark Hill, PLC,  
150 N. Michigan Ave, Ste 2700, Chicago, IL 60601-7576

37949996 E-mail/Text: bankruptcy@ftc.gov Mar 03 2018 02:24:40 FEDERAL TRADE COMMISSION,  
600 PENNSYLVANIA AVENUE NW CC-9528, WASHINGTON DC 20580

37575051 EDI: CALTAX.COM Mar 03 2018 07:13:00 Franchise Tax Board, Bankruptcy Section, MS: A-340,  
P. O. Box 2952, Sacramento, CA 95812-2952

37575059 EDI: IRS.COM Mar 03 2018 07:13:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346

37908317 +EDI: RESURGENT.COM Mar 03 2018 07:13:00 PYOD, LLC its successors and assigns as assignee,  
of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

37575091 +E-mail/Text: bankruptcy@water.com Mar 03 2018 02:24:21 Sparkletts,  
DS Water of America Inc, PO Box 660579, Dallas, TX 75266-0579

37575099 EDI: USBANKARS.COM Mar 03 2018 07:13:00 US Bank, P.O. Box 5227, Cincinnati, OH 45201  
37575100 EDI: USBANKARS.COM Mar 03 2018 07:13:00 US Bank, PO Box 790408,  
Saint Louis, MO 63179-0408

37575101 EDI: USBANKARS.COM Mar 03 2018 07:13:00 Us Bank, Attn: Bankruptcy, Po Box 5229,  
Cincinnati, OH 45201

37575102 +EDI: USBANKARS.COM Mar 03 2018 07:13:00 Us Bank Home Mortgage, Attn: Bankruptcy,  
Po Box 5229, Cincinnati, OH 45201-5229

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

intp Courtesy NEF  
cr U.S. BANK NATIONAL ASSOCIATION  
37575041 Cloud Kaptan, 1303 College More DN-2, Sector V, Salt Lake, Kolkata 700091  
37575042 Cloud Lending, Crescent 4, Floor No. 11, Prestige, Shantiniketan, ITPL Main Rd.,  
Thigalarapalya, Bengaluru, Karnataka  
37575060 Iovation, 111 SW 5th Avenue, Ste 3200  
37575079 Paulina Kay  
37575061 Portland, OR 97204  
37575086 Robinson Brog Leinwand, Greene Genovese & Gluck P.C., 875 Third Ave, 9th FL,  
NY 10220-1230  
smg\* Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952,  
Sacramento, CA 95812-2952  
cr\* +Paulina Kay, 10422 McKinney Court, San Diego, CA 92131-6128  
37575048 ##+Devin Bates, 10225 W Camelback #45, Phoenix, AZ 85037-5080  
37575068 ##+McDowell Mountain Ranch Dentistry, 10401 E.McDowell Mtn Ranch Rd #130,  
Scottsdale, AZ 85255-7525

TOTALS: 8, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable.  
Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed.  
The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 04, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2018 at the address(es) listed below:

Gilbert R Yabes on behalf of Interested Party Courtesy NEF ecfcacb@aldridgeppte.com,  
GRY@ecf.inforuptcy.com;gyabes@aldridgeppte.com  
Jason Wallach on behalf of Mediator Jason Wallach jwallach@ghplaw.com,  
g33404@notify.cincompass.com  
Jason M Rund (TR) trustee@srlawyers.com, jrund@ecf.epigsystems.com  
Jeffrey L Sklar on behalf of Defendant Barclays Bank Delaware, a Delaware Corporation  
JSklar@lrrc.com, BankruptcyNotices@lrrc.com  
Joseph C Delmotte on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION  
ecfcacb@aldridgeppte.com, JCD@ecf.inforuptcy.com;jdelmotte@aldridgeppte.com  
Joseph C Delmotte on behalf of Interested Party Courtesy NEF ecfcacb@aldridgeppte.com,  
JCD@ecf.inforuptcy.com;jdelmotte@aldridgeppte.com  
Michael F Chekian on behalf of Defendant Paulina Kay as Trustee of the Christopher Kim Kay  
and Paulina Kay Trust dated April 7, 2010 mike@cheklaw.com  
Michael F Chekian on behalf of Creditor Paulina Kay mike@cheklaw.com  
Michael F Chekian on behalf of Defendant Paulina Kay mike@cheklaw.com  
Michael P Mora on behalf of Plaintiff Federal Trade Commission mmora@ftc.gov  
Michael P Mora on behalf of Creditor Federal Trade Commission mmora@ftc.gov  
Sanaz S Berelianian on behalf of Defendant Arsine Hakobyan berelianilaw@gmail.com,  
chris@berelianilaw.com/r48595@notify.bestcase.com  
Sanaz S Berelianian on behalf of Debtor Christopher Kim Kay berelianilaw@gmail.com,  
chris@berelianilaw.com/r48595@notify.bestcase.com  
Sanaz S Berelianian on behalf of Defendant Lucy Zhang berelianilaw@gmail.com,  
chris@berelianilaw.com/r48595@notify.bestcase.com  
Steve Burnell on behalf of Trustee Jason M Rund (TR) kdriggers@tomcaseylaw.com,  
msilva@tomcaseylaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Thomas H Casey on behalf of Plaintiff JASON M RUND kdriggers@tomcaseylaw.com,  
msilva@tomcaseylaw.com  
Thomas H Casey on behalf of Trustee Jason M Rund (TR) kdriggers@tomcaseylaw.com,  
msilva@tomcaseylaw.com  
Thomas H Casey on behalf of Plaintiff Jason M. Rund kdriggers@tomcaseylaw.com,  
msilva@tomcaseylaw.com  
Timothy J Yoo on behalf of Interested Party Courtesy NEF tjy@lnbyb.com  
United States Trustee (LA) ustpregion16.la.ecf@usdoj.gov

TOTAL: 20

**Information to identify the case:**

Debtor 1 **Christopher Kim Kay**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8624**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Central District of California**

Case number: **2:17-bk-10897-ER**

## Order of Discharge – Chapter 7

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christopher Kim Kay  
aw JK Advertising inc, aw PanAmerican Capital  
Advisors, aw Hood River Wild LLC, aw Red Rock  
Securities, aw Azul Macro LLC, ...

[include all names used by each debtor, including trade names, within  
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 3/2/18

**Dated:** 3/2/18

**By the court:** Ernest M. Robles  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.



**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**